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ABSTRACT

Written by 90 vocational home economics teachers during the consumer education workshops held at three Ohio institutions: Ashland College, Bowling Green University, and Miami University, the material included in the supplement is to be used in combination with the Consumer Education Guide for Ohio, Grades K-12. The learning experiences are pertinent to the area of high school home economics. The guide is organized in six sections, each dealing with one of the following basic concepts: (1) economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts, grade level, suggested learning and evaluation experiences, and suggested resources. Names of participants at consumer education workshops (90 vocational home economics teachers) who developed the guide are also included. (Author/MS)

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HOME ECONOMICS SUPPLEMENT TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO, GRADES K-12

The material included in this supplement is to be used in combination with the Consumer Education Guide for Ohio, Grades K-12. This is a composite of learning experiences pertinent to the area of home economics written by ninety Vocational Home Economics teachers during the Consumer Education Workshops held at Ashland College, Bowling Green University and Miami University during July 1970.

These one-week workshops were held at each university sponsored jointly by the Council for Family Financial Education and the Consumer and Homemaking Education Section of Vocational Education of the State Department of Education in Ohio.

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ECONOMIC SYSTEM

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Characteristics and Goals	Home Ec. I Family Living	List and discuss local services that can be utilized by this group. (Parks, pool, library, etc.)	Teaching Consumer Education and Financial Planning
	Home Ec. IV Family Living	Video tape or tape the City Service Director or Council President's speech on local services and their benefits to the community.	Council for Family Financial Education
Private ownership			
	Home Ec. IV Family Living	Video tape or tape (so Economics and other classes can utilize) the City or County Treasurers report--"Where our tax money goes."	
Free competitive enterprise	Home Ec. IV Family Living	Have students survey the community for dual employment, i.e. farmers who also work in town, small businessmen who sell insurance at night, etc.	Newspapers Magazines TV specials
Market system	Home Ec. IV Family Living	Have farmer or county extension agent come in and describe farming changes over the years and the relationship of this and the profit motive.	
Profit motive			
Growth	Home Ec. IV Family Living	Obtain and have students fill out actual tax forms for a hypothetical income.	
Full employment	Family Living Home Ec. III and IV	Have students investigate how small business is operated and how they deal with others such as a small home based business might be studied i.e. seamstress, interior decorator, or repair shop.	

*Learning experiences do not necessarily match concept they are opposite, but one learning experience can incorporate many concepts.

ECONOMIC SYSTEM

OBJECTIVE: The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Circular flow of goods, services, and money Consumers Producers Money and financial institutions Interdependence of economic units GNP	Home Ec. I Clothing Construction Home Ec. II Food Purchasing Home Ec. III Family Living Home Ec. IV Family Living Home Ec. IV Family Living	Diagram a flow to explain how the flow of specific goods operates 1. Purchasing textile yard goods. 2. Purchasing meat products. 3. Purchasing a car. Invite a banker to discuss banking procedures: checking accounts, savings accounts, Christmas savings, credit cards, loans and installment credit. Difference between bank and a savings and loan, as well as suggestive learning experiences from Guide. Survey number of girls who are planning to work after marriage - how many of their mothers work now? Discuss or role play changes in the family as a result of mother working. Assignment: students discuss with parents advantages and disadvantages of mother working. Have discussion with students beforehand about using diplomacy in approaching the subject with parents. How does mother's working effect the local economy? Diagram: suggestions might be babysitting, savings, food budgets, local businessmen, other consumers "keeping up with Joneses," need for services, household and investments (might come back to this later in unit as a means of summary or evaluation testing). Have a panel discussion consisting of working mothers and non-working mothers or debate this issue.	Booklet: "Keeping Our Money Healthy" Federal Reserve Bank of N.Y. 33 Liberty St. N.Y. 10045

ECONOMIC SYSTEM

OBJECTIVE: Student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the whole economy.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Role of government	Home Ec. IV Family Living	Conduct a study of government educational bulletins related to home economics.	
Legislator Regulator Consumer		Write letters to legislator or regulator of products and/or services on which legislation is pending or on which laws have been abused.	
		Have students find newspaper articles about the role of government plays related to the home and family (almost an area of home economics would be covered here)	
Employer		Have social security representative visit and discuss-application for social security cards and various regulations.	
Consumer Determiner of fiscal and monetary policy	Home Ec. II "Growing Toward Maturity"	Services and security at various levels of government are paid by various taxes--withholding, direct, social security--list some services and securities available.	Check with Civil Service
	Home Ec. III, IV Family Living	Regulations and standards are set by government for the benefit and protection of the consumer such as food and interest paid for borrowed money. Have study of label seals of such items as electric clocks, fabrics, and food to show product has met specific laws.	
		Look for current newspaper items concerning findings of FDA.	
		Discuss types of government job opportunities not limited to college graduates.	
		Ask students to list as many commodities as they can think of that are paid for by government - lunch program, hospital care, surplus and military.	

ECONOMIC SYSTEM

OBJECTIVE: Student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Labor and business Roles	Home Ec. III, IV	Discuss or role play the effect of fashion change or cycle (mini-midi) on the economy (Teacher may introduce subject by students bringing in and modeling mother's old dress).	
Effects	Home Ec. III or IV Family Living	Select a particular product such as a car or an appliance and note features that are designed to provide safety, convenience, utility or improved appearance.	Consumer's Buying Guide Better Business Bureau of Central Ohio, Inc.
		Discuss how improvements are developed.	
		Have a representative from a local business or industry tell about research on products.	
		Have taped interviews to find out from informed dealers or businessmen the improvements made on products - Example: microwave ovens, pollution standards for cars.	
		Use consumer reports to check points evaluated in products.	
		Check magazines and newspapers (including cartoons) for articles on new and improved products.	
		Make a bulletin board featuring safety features in new products.	

ECONOMIC SYSTEM

OBJECTIVE: The student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. III, IV Family Living	Ask each student to bring in an article from a magazine which describes a new product being developed.... disposable paper garments. Screen class for examples of new products on market and bring some into class for evaluation. Take field trips to electric company, appliance stores, or department stores. Have merchant relate trends, effects, costs, customer satisfaction from new products. Collect advertisements on new products and evaluate the effectiveness of the advertisements. Use for bulletin board or flannel board.	
	Home Ec. IV Family Living Job Training	Have an employer, personnel director, or representative from Ohio Employment Office talk to class on responsibilities of the employee. Have a representative from a local union explain the role of a union and responsibilities of union members.	

ECONOMIC SYSTEM

OBJECTIVE: The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Fluctuations in the economy Prosperity Employment Productivity Inflation Deflation Recession	Home Ec. IV Family Living	Addition to the case studies from the Guide. 1. An executive with a high income. 2. Unskilled person who doesn't belong to a strong union. 3. A skilled person who belongs to a strong labor union that gets raises above the cost of living. Have students plan an interview with these people using the tape recorder. Play to the class for discussion. Have students select items of interest to them and compare prices of the same items of five years ago. Have the students compare prices during a recession with prices before the recession to demonstrate the effects of recession on the economy. Use common items.	Household Finance Filmstrips

OBJECTIVE: The student identifies the factors which contribute to the price of a product or service as a basis for understanding cost and wage determination.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Markets: Price and Wage Determination Factor market Product market	Home Ec. IV Family Living	Take students on a field trip to a local bakery, cannery, dry cleaning or beauty shop to determine how expenditures of the operation affect prices charged and wages earned.	

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INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Human resources Time Energy Talent and ability Skills Knowledge Health Interests	Home Ec. II, III, IV or Family Living	Divide the class into groups to study: human resources at different age levels or stages of maturity; chart common and unique human resources within your class, plan ways of developing and/or improving your own human resources, read an autobiography and list the individual human resources. Discuss desirable personal qualities. Role play disagreeable personalities and discuss how these could limit an individual on a job or as a community leader.	
Attitudes	Home Ec. I, II, III, and IV	Ask students to make a list of the skills they possess. List skills they hope to develop before marriage.	
		Have students select a hobby that they have and develop ideas of how they might use these hobbies to earn money now or in the future.	
		Have students keep a record of time spent in leisure for one day. How could this be improved to make their leisure time more constructive?	
	Home Ec. I	Invite the school nurse to give a short talk on the importance of good health and describe community health services.	
	Home Ec. I	Have students list attitudes and then have them check those they now possess. Select an attitude they might improve (perhaps use as a home experience).	

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. IV Family Living	Interview an adult (mother or neighbor) to find out what is her most scarce resource. Why? Ask the students to list types of work they personally know some relative or neighbor pursues for income. Have a pupil list the occupations on a chalk board. From the list, categorize into areas of unskilled, semi-skilled, skilled, technical or professional occupations. When feasible determine wage or salary range for each group.	
Financial resources Wages Rent Interest Profit	Home Ec. IV Family Living	Using a hypothetical case, typical to your community, study the difference between gross salary and take-home pay. What makes up the difference between these two amounts? How is this money used? Discuss typical rent, food costs, insurance charges, etc.	
Other	Home Ec. I, II	Have the class write an essay on the possible ways to get or earn money. Think in terms of ways that are suitable and unsuitable. What effect does it have on a person and his community to get money wrongfully? Discuss how earning money rightfully bolsters confidence and self-reliance. Report on the amount one can expect from various investments. Discuss the amount of material resource accumulation as it relates to the amount of individual human resource.	

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Community resources Service Educational Philanthropic	Home Ec. II	List the services available in your community. Compare the cost of these services with the time it would take you to do them ypurself. Example - a bakery, laundry, or drycleaning.	
Assistance	Home Ec. I, II	Discuss the importance of responsible citizens in a community. Plan a community activity at local rest homes, county homes or hospital (FHA or home experiences idea also) "Adopt a Grandparent." Make a budget for a party. Plan a party for one of these groups, earn the money, make a plan for spending it and have the party.	
	Home Ec. II, III	Have a contest to see who can find the most community resources in large city telephone book. Investigate and report the resource potential of agencies in contest mentioned above. Report on how individuals can take advantage of community resources. Discuss return expectations of agencies for the use of their resources.	

INCOME PROCUREMENT

OBJECTIVE: The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Requirements of a vocation	Home Ec. I or II	Plan debates to simulate student's interest in the value of planning and preparing for a career. 1. Advanced education and success go hand-in-hand. 2. Quick success is better than thorough training. 3. The salary is the most important thing in considering a job. 4. Marriage does not require an education so girls do not need to go to school. 5. Budgets are not practical. 6. Time is more important than money.	
Educational training Length Availability Financial cost Opportunity costs			
Personal Skills and/or intellectual aptitude Honesty Initiative Loyalty Industry Degree of health Acceptable appearance Ability to get along with people		Have a panel discussion concerning the characteristics necessary for getting and keeping a position.	
Age	Home Ec. I or II	Have each student select a career interest. Identify some part-time jobs that would be helpful in preparation for this career.	
Time demands On the job Off the job			
Financial Educational costs Material costs Salary, wages, benefits for employees Miscellaneous	Home Ec. I, II	Survey the community in which you live to see if the career you have selected is needed in your area: example - beautician. If they are already in surplus is this a good choice?	
Benefits of a vocation		Predetermine interests of class members and arrange a visit to a local business where interest is shown by the student - following manager for a day is an example.	

INCOME PROCUREMENT

OBJECTIVE: The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Monetary rewards Occupational outlook Personal satisfaction Social standing Non-material returns Effect on happiness Contribution to society Security Fringe benefits Other considerations Mobility Future Adaptability to similar vocations Physical or mental work Age Sex Necessity for retraining Working conditions Sources of information Local School Library Specialists State government agencies Federal government agencies	Home Ec. II Home Ec. II	Have a panel discussion made up of persons knowledgeable in varying vocations to discuss their chosen career with the students. Have slides prepared, if possible, of students participating in an O. W. E. program and let girls lead discussion on the skills, aptitude, and loyalty that each student must do to hold their particular job. Students conduct a mock interview. Girls play the role of personnel manager and interview prospective employee.	

INCOME PROCUREMENT

OBJECTIVE: The student identifies and examines private and public agencies on the local, state and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self fulfillment.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Types of educational agencies In-school Public Private Parochial Out-of-school Youth organizations Adult classes	Home Ec. II Home Ec. IV	Secure information from technical schools, beauty schools, business colleges, and other professions. Explain their program study and the problems they have been forced to solve to meet laws and demand of person on the job. Invite an administrator to explain adult classes in your school including, cost, registration and curriculum.	
Training provided by educational agencies Preparation for further education Preparation for employment Professional Vocational-technical Apprenticeship Upgrading or refresher courses Enrichment of leisure time	Home Ec. II, III	Invite a counselor or principal to talk to the class about available scholarships for further education. Assign to study, in small groups, what it costs the taxpayer for each student in school, what does it cost the student, how much is spent on books, supplies, building upkeep, salaries and insurance. Ask each student to contact and interview several individuals asking them to relate how home economics training has affected the individual's success in job procurement, social life, contribution to community and family happiness. Use results of survey for recognition of values, flexibility, and personal satisfactions. Speakers from the profession on a panel: "How to advance in a profession."	
Sources of Information Field trips Printed materials Guidance counselors Career days Resource people			

INCOME PROCUREMENT

OBJECTIVE: The student identifies and examines private and public agencies on the local, state and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self fulfillment.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Admission requirements Public education Age Residency Pre-requisites		Make a study of the types of upgrading and refresher courses available in your community and other communities for out-of-school personnel.	
Private or parochial education Application Acceptance Payment of fees		Investigate sources of assistance which are available to students from companies, clubs, lodges, government veteran benefits and others.	
Youth organizations Opening in the group Age Membership fees			
Adult classes Tuition Registration Sufficient number with similar interest Sponsorship by educational or community agency			

OBJECTIVE: The student recognizes, explains, and accepts the total effect that his income procurement will have on the individual, the family, the community, and the society.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Effects and results of decisions Individual Accomplishment of goals Satisfaction Opportunity cost Family Income level Standard of living Accomplishment of goals Opportunity costs Community Production Labor force Growth Betterment Society Type of goods and services produced Amount of goods and services produced Balance in the economy	Home Ec. IV Family Living	Have students interview a social worker to find out how he attempts to teach families to manage their income better.	
	Home Ec. IV Family Living	Have class draft a blueprint of the ideal house in which they would like to live. Relate the assignment to the economic area in which the school is located, being sure the size of home and its cost are realistic. Role play girls discussing formal dress, one girl contemplating purchasing hers vs. another girl constructing an original creation. Points for discussion might include values, economics goals and satisfactions obtained, and cost involved.	
	Home Ec. IV Family Living	Read the "Want Ad" section of the paper. Which houses would you want to inquire about? Formulate a criteria to use in determining what house to buy or rent. Discuss renting vs. buying a home at the various income levels, and the life cycle factor of the couple.	
Evaluating the effects and results of decisions Acceptance of decisions Recognizes the difficulties of changing decisions Time Financial			

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CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision making.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Decision-making Philosophy	Home Ec. III, IV Family Living	Discuss: the importance of making decisions pertaining to a couple's money management to achieve maximum satisfaction on a minimum budget before they are married and how they might use the decision making process to do so.	
	Home Ec. I, II	Have a panel discussion with students writing questions beforehand for members of the panel concerning dress, spending, cost and appropriate entertainment on a date. Invite students of other grade levels to join panel so students can compare answers.	
	Home Ec. II	Compare convenience foods with those fully prepared at home. Report on flavor, preparation time, cost, quality. Determine which would be the best buy under various conditions.	Your Guide for Teaching Money Management, Household Finance Corp., 1965, Prudential Plaza, Chicago, Illinois, 60601
Influencing Factors			
Goals Values Activities Wants	Home Ec. I, II, III, IV Family Living	Have the student select pictures of objects she desires and would buy. Rank the items in order of importance at the beginning of the unit and again at the end of the unit to show any evidence of change.	Wilhelms, Heimerl, Jelley, Consumer Economics

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision making.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Influencing Factors Needs Experiences Problems Emotions Habits	Home Ec. I, II, III, IV Family Living	A Savings Game: divide the class into two teams, the game is conducted in six 3-minute rounds; at the beginning of three of the rounds, the teacher shows objects that seem to be worthy of saving, such as a dollar bill, an old book, a healthy, potted plant, a wearable piece of clothing, an unused envelope; at the beginning of each of the other three rounds, the teacher shows objects that do not seem worth saving; such as a bottle cap, a tin can, a canceled postage stamp. During each round, Team A is to write as many reasons as it can for saving the article, and Team B is to write as many reasons as it can for discarding, or using the article. The team with the largest number of sound reasons in its behalf wins the rounds. When the game is over, have a discussion of decision making, relating this to values, goals, and any other influencing factors.	Teaching Consumer Education, Kiplinger, pg. 25
	Home Ec. IV Family Living	Select a class member to lead a discussion on tangible and intangible goals. List some long range goals for high school students, discuss these goals.	Managing Living Time, by Margaret Raines
	Home Ec. II, III	Have a class auction of articles which class members might purchase. After the auction, have class members explain and analyze the factors which determined their purchases.	

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision making.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Influencing Factors			
Goals Values Activities Wants Needs	Home Ec. I	Use cartoons to depict the frustrations felt by a person who finds himself in a "trouble" situation because he didn't plan ahead. These can be projected on the opaque projector for class discussion.	Teaching Consumer Education and Financial Planning, Council for Family Financial Education, Twin Towers, Silver Springs, Md., page 136
Experiences Problems Emotions Habits	Home Ec. I	As each student comes into the room, hand him an envelope containing several dollars of play money. Tell him that this is his pay (or allowance) for this week and that he will receive this much every week indefinitely, or until it increases or stops, of which you are not sure. How will he spend it? Do this at the beginning of unit and evaluate again as unit is coming to a close.	Curriculum Guide for a Course in Family Living, Champaign Sr. High School, Champaign, Ill., Page 87
	Home Ec. I	Discuss how and why your values are different from your friend.	You are a Consumer of Clothing, Garrett & Metzen, Ginn & Company
	Home Ec. I	Place money of different denominations on chairs. Girls may choose according to amount of money. A gimmick to discover values: is it to be near your friend, or is it the value of the money?	

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision making.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Influencing Factors			
Goals Values Activities Wants Needs	Home Ec. I	Ice a cake simply, and a shoe box attractively. Let students choose which they would buy. When all have chosen, cut into each and see who invested wisely.	Teaching Consumer Education and Financial Planning, Council for Family Financial Education, Twin Towers, Silver Springs, Md.
Experiences Problems Emotions Habits	Home Ec. I	Choose a picture of a garment that a student wants to add to her wardrobe and have her explain why she chose it. Break down the statement "because I like it" into the decision-making process. Have the student justify the selection of a garment or an accessory that he or she is wearing.	
	Home Ec. I	When students buy fabric for a clothing construction project, have them write or explain this decision-making process in terms of what they chose.	
	Home Ec. I	Give each student or group of students a problem situation related to dating, family problems, and peer groups typed on a card. Justify decision made by group or student to class. Class reacts to their choice as learning experiences.	

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student recognises satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Values and Goals	Home Ec. III, IV Family Living	Filmstrip: Marriage & Money To gain an understanding of the interrelationships of values, goals, and decisions in money management.	Institute of Life Insurance
Life Style Peer Group Socio-economic level	Home Ec. I, II, III, IV Family Living	Role playing: a family argues about "taking a handout, accepting charity," a young couple disagrees about "practical" and "impractical" gifts, a father and son have different views of how "responsible" the son is in money matters.	Teaching Consumer Education Kiplinger page 30
Customs Quality of life	Home Ec. III, IV Family Living	Dramatize the following through role playing: a family setting up goals for spending, an engaged couple establishing goals for married life, a family deciding which of several goals will have top priority.	
Psychological factors Security Sex appeal Self-satisfaction Status	Home Ec. I, II, III, IV Family Living	Invite foreign exchange students to discuss values and goals of individuals and families of their country.	
	Home Ec. III, IV	Ask class committees to investigate and report on one of the following: values and goals in America-- yesterday, today, tomorrow..the values of each citizen are the backbone of the nation-- values in the United States compared with values in Europe, Russia, Japan, India, Africa, South America, Canada or any other area of the world.	Your Guide for Teaching Money Management Money Management Institute of Household Finance Corporation
		Debate: A family's level of living is chiefly determined by size of income vs. a family's level of living is chiefly determined by values and goals.	

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. III, IV Family Living	Give test on values to determine if students recognize that people have different values and goals.	Curriculum Guide for a Course in Family Living Champaign Senior High School Champaign, Ill. page 88
	Home Ec. III, IV Family Living	Debate: "An individual's values might be reflected by the home he lives in," "the money he spends," "his plans for the future," "the activities he enjoys," "the clothes he wears," or "the people he likes."	Your Guide for Teaching Money Management Household Finance Corp., 1965, Prudential Plaza, Chicago, Illinois 60601
	Home Ec. III, IV Family Living	As a group discuss how values may be expressed while driving a car, taking care of a child, shopping in a crowded store, waiting for a bus, working in a store.	
	Home Ec. III, IV Family Living	Visit many different types of housing in the area and discuss advantages and disadvantages of each, maintenance costs, use of credit for building, purchase or repair. Use resource people (bankers, insurance, builders) to answer questions.	
	Home Ec. IV Family Living	Write case study of two different family-spending patterns. Discuss each plan as it relates to their values and goals. Place on a bulletin board magazine pictures under captions of Needs and Wants. Build vocabulary concepts from Guide for necessary and luxury wants as understanding of "differences" develop in the discussion.	Film: Trouble In Paradise Institute of Life Insurance 1960

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I Home Management	Have students request a list of wishes from each of the following: young family member, self, parent, grandparent. Place on board and point out differences in "values." Have students write what they wish to accomplish in the next ten years. Determine goals from this list. Pass out $10 play money to each student with this question on the back. "How would you spend this money?" Discuss differences in values, attitudes and objectives. Ask parents why they bought certain items such as color TV, camera, carpeting. Make a check list under types of influences. (Physical well being, creativity, social status, attractiveness, saving, habit, learning.	Mores In Consumer Behavior. Frederick Webster Atlanta Economics Review, Dec. 1967

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Resource Material Service Income	Home Ec. I	Construct a mobile including objects representing the various resources, both symbolically and weightwise, to show how they need to be balanced to achieve maximum satisfaction.	
Goods Marketing media Advertising	Home Ec. IV	Invite a public relations person from the Better Business Bureau or from a department store to explain the services available. Discuss how these services affect the prices of commodities.	
Personal selling	Home Ec. III, IV Family Living	Shopping and errand rally: make out or use real city maps; have a list of things to be done or purchased; have a choice of places to go, a mileage key; have participants do everything using the least amount of time, energy, and money, (This is a take off from sport-car rallies)	
	Home Ec. I, II, III, IV Family Living	Invite a resource person to demonstrate the ideas behind persuasive selling, attractive packaging, and messages on labels. Have the students work together on a list of ideas entitled, "Getting Your Money's Worth."	Teaching Consumer Education and Financial Planning-Council for Family Financial Education-Twin Towers Silver Springs, Md. page 51

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I, II, III, IV Family Living	Make a supermarket exhibit. Cereal, tuna fish, butter, margarine, cocoa and chocolate syrups are excellent examples of items to display because of the numerous brands on the market, and the packaging and price diversity. Inspect the packages for sales appeal instead of weight and quality. Compare prices. Check the labels for essential product information. Discuss brand preference versus cost.	Teaching Consumer Education and Financial Planning page 50
	Home Ec. I, II, III, IV Family Living	Have each student select from a newspaper or magazine an appealing advertisement of a product other than a food product. Ask each to analyze his advertisement by answering such questions as: 1. Do you like it? What kind of appeal does it have for you? 2. What does the product contain, and how is it made? 3. Is the product beneficial? In what way? 4. Does the item carry any seals identifying its quality? If so, what are they? Are the authorities reliable and substantial? 5. What explanation or description indicates the degree of usefullness? 6. Do any statements appear to be evasive or misleading? 7. Is the product harmful or dangerous? In what way? 8. How do manufacturers know what appeals to various age levels?	Teaching Consumer Education and Financial Planning

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. II, III, IV	Have small groups within the class prepare and present "commercials" for the group. Judge the commercials as to their effectiveness according to the Advertising Code of American Business.	Hoskins, Consumer Ed.: A Course of Study
Human resources Skill Knowledge Talents Time Energy	Home Ec. III, IV Family Living	List goods and services available to your family without spending money. Explain how ones human and material resources influence one's choice of a career.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Flexible uses of money	Home Ec. I, II, III, IV	Give examples in which time and energy save money and vice versa.	
Planning considerations Resources	Home Ec. I, II, III, IV	Discuss resources that are available to individuals and families. Then allow students to list resources (on blackboard) that are used within a specific time period such as lunch period or a class period.	
Values & Goals	Home Ec. I, II, III, IV Family Living	Rank the following items from most important to least important--clothing, gas and auto, entertainment, snacks, grooming aids, hobbies, records, magazines, and books. Have class members share their ratings to show individual differences in values.	
	Home Ec. I, II, III, IV	Ask each student to read about life of public figure he admires. Report on values and goals that influenced his life.	
	Home Ec. III, IV Family Living	Use a case study to show conflict of one's goals and insufficient resources to reach goal by a given time.	
Wants & Needs	Home Ec. I, II	List examples of family needs that would be satisfied before individual needs and vice versa.	
Factors influencing purchasing	Home Ec. II	Have students check to see how many areas or examples of advertising they encounter in a day. Use HFC film "Your Shopping Dollar."	
	Home Ec. II, III, IV	Take a survey to determine why individuals buy a certain brand of a selected product. Use newspaper ads for comparison shopping.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. II, III, IV Family Living	Role play, "savings on specials." Determine cost of using car to take advantage of various weekend food specials. (Could use any sale item purchased for home).	
Factors influencing purchasing decisions. Advertising	Home Ec. II, III or IV	Brainstorm for the words, phrases, and slogans used on TV to make people want to buy the products advertised. List separately those which: 1) overstate the case 2) misrepresent a product 3) use words that sound good, but are actually meaningless 4) simply used by a famous person Do they question the information? Have each student prepare a "quickie" report defending or rejecting a well-known TV commercial.	
Economic Factors involved in price determination.	Home Ec. IV Family Living	Have students work together in "twos" to price similar items, one in a store and one in a catalog. Then have each group trace the items from manufacture to consumer and report the design, production, and marketing of the two drawing conclusions as to why the difference in price.	
Location and type of facilities.	Home Ec. III, IV Family Living	Set up a research committee to compare prices charged by local stores and those charged by discount stores. (Assign well-advertised brands) Use the information for a panel discussion on the advantages and disadvantages of buying at discount stores. Investigate and report on the advantages and disadvantages of buying from mail order houses, discount stores, specialty shops, department stores, chain stores, door-to-door salesmen.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Method of Paying	Home Ec. III, IV Family Living	Have students write a few detailed paragraphs about their point of view of buying on credit. They could name things bought by their family that otherwise could not have been purchased. Invite opinions about the questions: 1) Should you always pay as you go? 2) Is buying on credit really a way of saving? 3) Is it always cheaper to pay cash?	
Techniques for effective purchasing	Home Ec. IV Family Living	Compile a reader's guide on a specific topic such as buying a portable radio or a hair dryer. Tabulate recently published information and buying guides. Supplement with information from companies, associations, and retail stores. Put together all information one would need or could use before making a purchase.	
	Home Ec. II, III, IV	Over a period of time have students bring in empty boxes, cans and such products purchased in the home to make a supermarket exhibit: Arrange boxes to show how "eye appeal" can draw attention to products, to "empty calories" are eye catching, convenience but expensive food, foods in many forms and size packages. Students could gain experience in actual "display techniques."	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Alternate Choices Food		Examine diet of another culture and discuss why certain food items are more prevalent.	"Your Food Dollars" Money Management, Management Institute
Factors affecting food choices	Home Ec. I, II	Discuss importance of family background, habits, composition of family, and regional influence on food selection and preparation.	
Habit	Home Ec. I, II	Compare peculiar eating habits of ten people. Investigate to determine if this correlates with a similar practice in one or both parents.	
Nutritional and dietary values	Home Ec. I, II	Survey the glaring omissions in the diet of youth, especially teenage girls. (Low in Iron, Calcium, Protein and Vitamin C) Self-analysis of a dietary record for a week to determine if the student is low in one or more of these. Plan a weekly diet which would correct any insufficient nutritional food pattern.	
Consumer information and protection	Home Ec. III, IV	Use an individual or a panel of people who have dietary problems as a part of the influence on food selection and cost.	
	Home Ec. I, II	Assign class members each a nutrient. In addition to reporting to the class the function of the nutrient, the student would also research and identify expensive and less expensive sources of it.	
Marketing techniques		List or give skits on good and bad shopping techniques.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. III, IV	Survey five family's method of buying food supply. Develop at least two different plans for own family. Determine the workability of each. (Time of week, how often per week, shopping list, planned menus, and such).	
Income and Family Composition		Plan, prepare and serve: 1) a low-cost cooked breakfast cereal. 2) a ready-to-eat breakfast cereal. Estimate the range of the total food budget which would necessitate or allow either of the two types.	
	Home Ec. I II, III, IV	Compare the cost of different forms of the same food i.e., whole potatoes french fries instant mashed, as well as dried, fresh, frozen and canned foods. Compare as to time, flavor, and cost of preparing and serving fresh, canned, frozen orange juice, etc.	
	Home Ec. III, IV	Study protective regulations on labeling, packaging, and handling of food.	Filmstrip "The How and Why of Packaging" General Foods
	Home Ec. III, IV	Using "How to Buy Food" packet from NSDA, compare advertisements in magazines, newspapers, or on TV.	
Clothing Wardrobe Planning	Home Ec. I, II	Assign students to take an inventory of wardrobe. List those items still usable and those no longer usable. Select items needed to complete wardrobe, secure estimates and mend those in need of repair. Discuss in class guidelines for selecting new purchases.	

CONSUMER ALTERNATIVES

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Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I	Have students divide into family groups and give an example of a teenage girl's spending. Include the amount of money she has to spend, her needs (clothing), her wants, and a flexible plan for meeting these.	
	Home Ec. II	Same as above except let each student make a flexible spending plan for her wardrobe. She should consider her clothing needs, money available, and how she plans to use her spending plan.	
Clothing selection and purchasing	Home Ec. II, III, IV	Discuss ways to judge quality in clothing. Give examples of when it would be wise to buy top, medium or low quality (garments on approval helpful).	
Care, maintenance and grooming aids	Home Ec. II	Have different groups collect warranties, guarantees, seals, labels and tags from clothing purchases and discuss them.	Your Guide for Teaching Money Management
Consumer information and protections		Take a field trip to a dry-cleaning establishment to learn about spot removing, cleaning process, and pressing techniques.	
	Home Ec. III, IV Family Living	Hold a panel discussion on the aid and protection from the following agencies: 1) Better Fabric Testing Bureau 2) American Institute on Laundry 3) National Consumer Retailer Council 4) Consumer Research, Inc. 5) Consumer's Union of the U.S.	
		Consider what can be "made" or "made over" according to available resources.	
		Compare time and cost of making garments vs. time and price of buying.	
		Plan a schedule for buying major items of clothing such as winter coats for a family.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Housing Types of housing available	Home Ec. III, IV Family Living	Take slide pictures of the housing available in the community including mobile homes and present to class. Read the "Want Ad" section of the paper. Which houses would you want to inquire about? Why? With the students, formulate a list of criteria to use in determining what house to buy or rent.	
Factors influencing choice	Home Ec. IV Family Living	Using a buzz session, discuss factors influencing the choice of housing throughout the family life cycle.	Your Guide for Teaching Money Management
Renting vs. owning Financing, insurance, taxes Maintenance Moving	Home Ec. IV Family Living	Invite a banker to class to discuss housing as an investment. Invite a parent, county or township official, nurseryman or custodian to discuss problems and costs of maintenance of a home or building. Get information on costs of U-haul and moving companies. Discuss advantages and disadvantages of each.	
	Home Ec. IV Family Living	Develop a set of guidelines to follow when looking for a home to buy. Have a panel or debate on renting vs. home ownership. Visit a home where remodeling is to be done, if possible visit after remodeling finished; discuss problems of remodeling with owner and also costs if feasible. Calculate costs of ownership of a home for a year using taxes, up-keep, insurance. Use role playing to dramatize buying a major piece of furniture.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Household furnishings and equipment Acquisition Financing	Home Ec. IV Family Living	Newlyweds are planning to furnish their first apartment which already has the major appliances. They have $750 to spend. Using a catalog pick what you would buy and state your reasons for your selections.	
Service and maintenance costs and warranties	Home Ec. III, IV Family Living	Gain experience in repairing and refinishing household items. Discuss what "Used" items can safely be purchased for a home. Have students determine where they would have to go or call to get service on household equipment. Compare the cost of repairing small appliances vs. buying a new one.	
Transportation Costs (long and short term) Auto ownership (financing, insurance, depreciation, service repair)	Home Ec. IV Family Living	Send a committee of students to tape an interview with a used car salesman. Have the students prepare the questions before the trip. Have a panel of high school boys who have purchased cars discuss financing, upkeep, service and insurance.	Tape & Booklet Your Guide for Teaching Money Management Consumer Education Package
Savings & Investments Investing in Charity		Invite secretaries and/or chairmen of various charities to discuss purposes, direct benefits, and budget of the various organizations.	
	Home Ec. IV Family Living	Illustrate with bulletin board the different types of charities. Discuss teenage investments. Ask a speaker from one of the charities to discuss the ways in which the money they receive is used (CROP has a reasonably good film).	
Banking	Home Ec. IV Family Living	Have a bank representative discuss purposes and services of banks. Debate: "Soon there will be no need to carry cash."	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Credit sources & kinds use and abuse cost	Home Ec. IV Family Living	Assign students to find sources of loan credit in the community and compare sources for identical loans in terms of security required, rate, payments and length of time.	3M's Transparencies "Credit" Film "Littles Giant" Associated Films
contracts patterns for the future		Invite a lawyer, judge, or banker to discuss the consequences of a failure to meet financial obligations. Discuss how credit capacity and uses for credit changes with the family life cycle. Discuss same for installment buying. Study and discuss the question: "If consumer credit were no longer available, how would it affect family levels of living, the economy, business and you personally?" Discuss "What is the future of money?" and "Will money eventually be obsolete?" Consider and list those things that cannot be purchased on credit. Take a field trip to the local credit bureau. Discuss the meaning of "Truth in lending" bill and how it effects our credit.	Guidelines for Consumer Education
	Home Ec. IV Family Living	Have students make contacts to determine interest rates on credit and how credit can be obtained. (Perhaps this could be done through committee work with in-depth study of credit at department stores)	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Service Types available	Home Ec. II, III, IV	Students prepare bulletin board emphasizing "Consumer Protection through Installation and Maintenance of Appliances."	
Procedures to minimize servicing and repair.	Home Ec. II, III, IV	List and discuss appliances that do and do not need special installation.	
	Home Ec. IV	Take a field trip to a local appliance store and have the owner or manager discuss maintenance contracts and problems of various appliances.	
	Home Ec. I, II, III, IV	Make a bulletin board of cartoons that represent humorous problems with installation, maintenance or service for appliances.	
	Home Ec. III, IV Family Living	Compare advantages and disadvantages of using services such as department store credit, oil company credit, utility company personnel, county extension personnel, public health nurse, state parks, libraries where hidden costs to the customers are involved.	
Health Care care of aged	Home Ec. II, III	Take a field trip to a rest home or hospital to view facilities, discuss costs, applications and acceptance.	
	Home Ec. II, III, IV	Determine services available in the community such as public health department, free X-rays.	
Insurance	Home Ec. Iv Family Living	Discuss and stress the need to review home insurance periodically to be sure of sufficient coverage; importance of age of children. Collect information of laws concerning insurance regulation for your state.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
		Invite an insurance salesman to discuss insurance types, costs, needs at various times during the family cycle. Students discuss and decide insurance needs for case study characters.	Booklet "Making the Most of Your Money" Booklet "A Date with your future" Institute of Life Insurance
Retirement	Home Ec. III, IV Family Living	Discuss the importance of considering the retirement plan in connection with career selection. Discuss when a financial plan starts for a person or a family.	
Estates, Wills, Trusts	Home Ec. IV Family Living	Invite a lawyer to discuss various laws, customs, estate planning, trust and wills. Discuss other times when legal advice might be needed.	
Leisure Time Development of and investing in hobbies, talents, skills, and education	Home Ec. I, II, III, IV Family Living	Discuss various methods of travel considering all costs such as motel, time involvement, food, gasoline, tickets, and tipping. Investigate various types of luggage and kinds needed for various ways of traveling. Ask each student to bring in hobby and discuss cost, interest and value of hobby. Have a student Hobby Fair - have students demonstrate or illustrate their hobbies. Discuss the need to develop hobbies early in life.	"Changing Times"

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for his use of money when making economic decisions among various alternatives.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
		Ask each student if he is planning to buy a goods or service for leisure time in the near future. 1) Could the activity be purchased? Where? 2) What will be its approximate cost? 3) Will he need additional supplies and/or service? 4) Where can he obtain helpful information before he buys this goods or service?	
		Write an essay on "Recreation Means Re-create."	Ibid
	Home Ec. I, II	Write a short report on a memorable day of leisure time. Evaluate its importance.	

CONSUMER ALTERNATIVES

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Decision-making process Define want or need	Home Ec. I	Relate experiences in purchasing records, cosmetics, jewerly, and magazines and apply the decision-making process.	
Analyze alternatives in terms of goals	Home Ec. I, II	Prepare a bulletin board containing pictures of different objects. Students list in 2 columns those consider a want or a need. Discuss results.	
Select one or two alternatives Guide and control decisions Accept consequences and responsibilities of decision	Home Ec. I, II	Students are chosen to select tools and peel potatoes. The objective is to see who can peel the potato first. After the contest a discussion is held to determine how the outcome was affected by variables, such as choice of tool, skill of participants, size of potatoes, and other factors.	
Evaluate decision for future references	Home Ec. I, II	Students bring from home an article of clothing or some other item that they consider a poor purchase. Student may either model or display item, and tell what influenced her to make the unwise decision. Other students may offer suggestions to make the article useful to the owner. i.e., shorten hemline in a dress or dye a blouse a more flattering color.	
	Home Ec. IV Family Living	Observe persons that are considered to be good managers. Analyze reasons and indicate how resources are used to meet demands.	
	Home Ec. I, II, III, IV	Students select decisions which they make regularly, but which could be managed more effectively and apply decision-making process to this problem. Evaluate and compare to previous decisions. Example - TV watching-time and study time, or method of cleaning their rooms. Make a checklist of all jobs parents have to do in managing the home. How do they determine when to clean certain rooms, what to repair, what furniture to purchase, what services to buy rather than perform themselves?	

CONSUMER ALTERNATIVES

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I, II, III, IV Family Living	Give each student an imaginary $20 to spend using the decision-making process. Evaluate alternatives and reach the best decisions.	
	Home Ec. IV Family Living	Assuming the role of a single girl or boy, furnish first apartment from a catalog and use the decision-making process.	
	Home Ec. II, III, IV	Have a mock shopping trip. Hold up pictures of different foods and have students select a specific food and plan menus from food bought. Estimate the cost of the food; this should emphasize impulse buying and its effects on nutrition and total cost. Could use an actual pre-planned food shopping trip for comparison.	
	Home Ec. I, II, III, IV Family Living	Truth and consequences: A game in which students are presented a family case study with 2 or more choices of buying items. The class votes on a choice, follow the decision-making process through each choice to see the results. Determine which final choice would have been best after going through the process.	
	Home Ec. IV Family Living	Debate: "Impulse Buying is Planned Spending."	
	Home Ec. IV Family Living	Present a skit showing a newly married couple and the decision-making process of buying an item before and after they had an adult consumer education class.	
	Home Ec. I, II, III, IV Family Living	Illustrate how the family as a unit can make decisions on purchases for the home, car, and vacations.	
		As a review at end of the unit list your last five purchases and explain what influenced your decision to buy. Could you have made better choices?	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Consumer Buyer	Home Ec. IV Family Living	Have students of 11 or 12 grade talk to buyers in various department stores to find out how consumer choice affects their selection of goods.	
	Home Ec. III, IV Family Living	Discuss what influences our buying (appeal, advertising, peers)	
Saver	Home Ec. III, IV	Have a student tell of personal satisfaction gained by postponing purchases.	
		Investigate various ways of saving. Set up hypothetical cases and discuss advantages and disadvantages of the different savings plans.	
		Have students find pictures in newspaper of clothing from a discount, department, or speciality shop. Discuss cost, style, fabric, and care On loan, if possible, compare dresses of like style and fabric from the above stores in class.	
Borrower		Compare borrowing money from a bank, finance company, credit union or personal loan. Panel discussion on advantages and disadvantages of buying on credit.	
	Home Ec. IV Family Living	Define and discuss principles of borrowing. In housing, discuss loans and interest vs. amount of down payment and length of loan. Mobile home buying could also be used as an example.	Person from savings and loan or bank
Investor		Discuss: How can money be invested? (stocks, bonds, insurance, loans) What influences a family's investment of its resources?	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student shows his understanding of the various contributions possible for a producing member of the community.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Producer Worker	Home Ec. I or Special Education	Visit local dairy. Then churn butter in class. Discuss how "services" provided by a dairy are relatively inexpensive for the busy homemaker. (this might be used with special education or disadvantaged) List different ways student, mother, or family member can be a producer of goods in home or perhaps a producer of services in home for other people. Discuss the producing of goods such as: sewing for self, other members of family, the cost and money saved.	
	Home Ec. II, III, IV Family Living	Compare services rendered by family members from different families (or cultures) Ex. In one family a girl can hem her skirt but in another family a girl must pay to have this done.	
Non-Monetary		Services: Discuss the monetary value of one being a cook, nurse, chauffeur, laundry aide, and child care assistant. What is the monetary value of this service at home as well as that done outside the home for others? Discuss the advantages of canning, freezing or drying of garden produce vs. the purchase of merchandise from the store. Have students keep a record of time spent on school work, household duties, community activities and personal activities. Evaluate in the light of contribution to family and community. Discuss possible roles of women and their place in society as multi-role contributors. Discuss types of income. (real and psychic)	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student shows his understanding of the various contributions possible for a producing member of the community.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
		Discuss: "Satisfactions gained cannot necessarily be measured in money." (a well-mowed lawn)	
		Investigate the opportunities for non-earning contributions in the community or school. (volunteers)	
		Conduct a survey to determine services families have required during past year. What were the costs? How did a family member help cut down this cost?	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these individual roles influence himself, his family, and society.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Citizen Individual	Home Ec. IV Family Living	Capture students' interest with shoes: tennis shoes, work shoes, mod shoes, sandals, spikes and others. Class discuss roles of individuals who would wear each type of shoe. Panel of prominent citizens: "Citizens should recognize his rights and responsibilities as consumer-citizen."	
and Family		Have a class project to bring about change as concerned citizens. Example: detergent water pollution. Report on study of fraudulent practices from facts obtained in current Consumer Education Publications.	Saturday Review April, 1970 Research Report
	Home Ec. III, IV Family Living	Have each student discuss how they can assume the responsibility of a Teen-Age Citizen. Use the pollution subject as a group discussion in relation to family health and home care. Take pictures or slides of class members in various roles; at voting precinct, studying pay check stub, filling out income tax form, at a fire sale, reading ads. Use these as a spring board for discussion and research.	
Voter		Ask an elected representative to explain his viewpoint on a pertinent "current" issue.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these individual roles influence himself, his family, and society.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Tax Payer		Investigate how local taxes are used. Take candid shots to be used on bulletin board or display case to show some of your findings. When it is pertinent to situation have students encourage voting participation.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student makes informed choice so he can compare goods and services and select the alternatives which meet his needs.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Right to Choose Responsibility to:		Have students bring in an item that was a poor purchase and explain why it was a bad buy.	
Be selective.	Home Ec. II	Discuss use of "planned-overs," choices in brands, cuts of meat, quality and cost in relation to the food itself.	
	Home Ec. III, IV Family Living	Co-operate with local furniture store. In his store set up display using quality furnishings discussed in class. Compare price, wood, fabric, workmanship, and style. Role play: How to Shop for a Specific Item; Shopping Courtesy; Correct Dress; Effect of Well-Planned Shopping List.	
Treat merchandise with respect.		Role play: The Inconsiderate Shopper. Have salesperson discuss how consumers influence cost of goods by their treatment of the goods.	
	Home Ec. III, IV	Discuss the consumer's rights and responsibilities when he has purchased a product that is a "lemon."	
Do comparative shopping	Home Ec. I	Develop a shopping list for groceries and use local advertisements. Give examples to show how preplanning can help you become a more discerning shopper. Conduct a local survey to determine the services of local stores, store hours, when stores are least crowded, and sales and promotions scheduled by different stores.	Married Life by Ricker and Brisbane (Bennett)

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student makes informed choice so he can compare goods and services and select the alternatives which meet his needs.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. III, IV	Compare prices of food at different markets, small groceries, chain market, and speciality markets. Consider services offered by each. Compare price and quality of different brands of foods. Prepare a food item from "scratch" and a mix then compare with a purchased item as to cost, convenience and flavor. Compare fabric prices of different widths to make a garment or home furnishing item. Debate: "I always buy the articles that cost the most, then I know I am getting the best."	
Honest with dealings		Discuss factors to consider when offering your services as a babysitter.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Right to be Heard Responsibility to:	Home Ec. I	Complaint Game: Correct way to complain about the mal-practices used in selling fabric yardage.	
Voice Complaints and Suggestions.	Home Ec. II	Use role play to dramatize returning an item. Discuss dress, mannerisms and voice.	
	Home Ec. IV Family Living	Discuss complaints with store manager and use for class discussion.	
Know Where to go for Help.	Home Ec. III, IV	Write to a manufacturer to question labelling of a product. This could be a complaint letter or a letter telling why the product was liked. Discuss the outline of a letter. Compile sources for registering complaints: Store manager, salesperson, Better Business Bureau, Chamber of Commerce.	
	Home Ec. III, IV Family Living	Survey community agencies to determine which agencies help to protect consumers.	
	Home Ec. III, IV	Have students report on personal experiences or role play an experience and tell where they secured help from an agency in the community.	
Suggestions for Product Improvement.	Home Ec. III, IV	Study labels and sales advertising; write letters suggesting how some might be improved and be within the rules of FDA.	

OBJECTIVE: The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Right to Safety Responsibility to:	Home Ec. III, IV	Visit an industry to determine how the product is designed and tested for safety.	
Examine merchandise for safety features.	Home Ec. I	Debate safety features in a product (seat belts, cyclamates). Display safety features in show case of familiar toys. Discuss and list the major accidents in the home.	
	Home Ec. II	Visit shop area in school to observe safety practices followed in the shop and to become more knowledgeable about electrical wiring in home appliances.	
	Home Ec. I, II, III, IV Family Living	Evaluate electrical cords and safety features around the home. Repair cords and replace broken plugs.	
Study of safety ratings.	Home Ec. I, II	Ask a Home Economist from Utility Co. to explain the use of their panels, the safety features of the major appliances.	
	Home Ec. III, IV	Dramatize errors of judgment observed in using home economics department equipment.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies and uses information published by agencies and businesses when making consumer decisions.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Right to be informed Responsibility to:	Home Ec. I, II, III, IV Family Living	Have each student select a special piece of equipment that family may consider buying and investigate the consumer information available in library.	
Analyze advertisements.		Write to congressman to obtain pamphlets on a special subject or product; visit extension office to achieve more information.	
	Home Ec. III, IV Family Living	Assign groups to report on FDA, FTC to determine how each benefits the student.	
		Make a list of advertising slogans and have students identify each with product. Evaluate claims made for these products; how informative is the slogan; how appealing is the slogan.	
	Home Ec. III, IV Family Living	Divide class into two study groups to investigate and report on the following: (1) visit a local newspaper's layout dept. for advertisements, cost for ads, and cost for buying an ad. (2) visit a dept. store chain and go through the layout dept. and discuss ad budget with staff personnel.	
Keep informed about new products.	Home Ec. III, IV Family Living	Assign students to investigate at the local library available materials published by agencies to help them make better consumer decisions.	
		Select types of consumer goods to be studied and have students collect ads and use role play for TV commercials. Identify the good and bad features of these ads and why they lead you to purchase the product.	
		Use bulletin boards or mobiles to illustrate good, bad, or indifferent ads found in newspapers and magazines.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies and uses the aid and protection afforded the consumer by business, government and independent organizations.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Right to be protected	Home Ec. III, IV Family Living	Have postal official explain laws passed to protect consumers from mail frauds and unsolicited mail.	
Responsibility to:	Home Ec. III, IV Family Living	Demonstrate flammability of fabrics.	
be informed and respect existing laws and standards		Investigate labelling requirements on cleaning fluids which are flammable or poisonous.	
	Home Ec. III, IV Family Living	Ask Better Business Bureau or Chamber of Commerce's representative to explain how to determine door-to-door salesmen qualifications and how to report suspected frauds, misrepresentations, or false advertising.	
	Home Ec. III, IV Family Living	Investigate possible local legal agencies (small claims court) that have been established to protect or help the consumer.	
	Home Ec. III, IV Family Living	Have students bring in information on record and book clubs to which they may have or may like to join.	
	Home Ec. III, IV Family Living	Study product labels and guarantees in relation to cost of different quality items and in keeping with laws and regulations of items.	
	Home Ec. I, II	Identify ways the average homemaker can help eliminate pollution (type detergents, refuge disposal methods)	
	Home Ec. III, IV	Have students check labels for weights of various size packages of a specific product to determine best buy for the money and a family.	

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Local Business men's organizations	Home Ec. I, II	Study in depth a local service organization. Discuss student involvement in local organizations as a service to the community.	
Women's clubs Religious organizations Individuals Day care centers Recreation facilities (parks, museums, libraries)	Home Ec. IV	Team with social studies students to take a community survey with a definite goal to reach. Involve class directly with community issue after thorough investigation to help bring about a desirable outcome for school and community. Collect newspaper clippings on local issues that have state or national implications.	
	Home Ec. II	Have the Student Counselor or others to inform the students of scholarships available from numerous sources, value of striving for grades and leadership opportunity. Have students present enjoyable personal experiences or activities received free of cost. What would the experience be worth in money to the individual?	
	Home Ec. III, IV Family Living	Ask representative from Department of Natural Resources, city parks department and/or privately owned campsites to explain how local recreation facilities affect economy of community.	

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I, II	Have students survey local recreation areas and make a series of school displays on the theme "Know Your County Recreation". Refer to Wonderful World of Ohio Magazine - State Parks Community, etc.	
	Home Ec. I	Visit a Day Care Center. Arrange a conference with the Director. Follow with a study of requirements for day care workers. Make toys, coverlets, mats, stools, chests, and other small furnishings for Day Care Nursery or Church Nursery.	
	Home Ec. I, II, III, IV	Visit a Good Will workshop. Observe the renovation of articles. (FHA project collect such articles and offer to the organization) Locate the veteran's hospital nearest to you and send gifts at different times of the year. FHA project: Locate rose bushes that are not producing or are dying at school or at a public agency. Get a government bulletin on roses and try to find the remedy; consult local garden club or nurseryman for assistance.	
	Home Ec. IV Family Living	Ask various representatives of community organizations to explain services available to local community.	
	Home Ec. IV Family Living	Involve class in "Know Your County Study," divide class into groups to investigate public and private resources. Same project could be used on city-township level. Take class to courthouse, welfare department, or health department to get a better understanding of its total operation.	

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. IV Family Living	Collect out-of-town newspapers. Have students pretend they are going to move to a new locality. Have students formulate an opinion of the community after studying the newspapers to determine available, public or private, facilities and services.	
	Home Ec. I, II	Invite Public Health Nurse to speak to class on all services available from the Health Department.	
	Home Ec. I, II, III, IV	Assist elderly with storm windows, window washing, snow shoveling, marketing, as an FHA Project.	
		Do research studies to determine what medical assistance is provided in the county. Examples: pre-school shots for elementary.--- TB testing.	
State Unemployment compensation	Home Ec. IV Family Living	Give students pretest on governmental and private services provided by agencies. Results should suggest areas of investigation in greater depth.	
Workmen's compensation Public welfare	Home Ec. III, IV	Have a panel discussion following a research study on available services from Medicare, Welfare, or Social Security.	
Business and professional organizations	Home Ec. IV Family Living	Discuss the type of help a child can receive after the loss of an arm and a leg in a car accident.	
	Home Ec. II	Have the students secure information from the agencies which regulate working conditions and benefits for individuals.	
	Home Ec. II	Have the students determine the procedures for securing a working permit. Research the reason for existance of such permits.	

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
	Home Ec. I, II	Obtain information on services rendered by schools and organizations for the blind and handicapped; equipment of cars and provision of license for parapalegics.	
	Home Ec. IV Family Living	Ask guidance counselor or public health nurse for information available for unwed mothers-to-be. Research other sources of valuable information for unwed mothers.	
	Home Ec. I, II	Investigate Aid to Dependent Children: Speaker, field trip, and/or research.	
	Home Ec. IV	Invite a Mother's Aide from Public Welfare to explain her duties, requirements necessary to attain such a position, and eligibility requirements of applicants for Welfare. (Check students of class, first)	
	Home Ec. IV	Invite a nutrition-aide to explain how the use of government surplus food and food stamps can help families to live on a limited income regularly or during temporary time of unemployment or hardship.	
	Home Ec. IV Family Living	Acquaint students with the purposes and services of Unemployment Compensation and Workmen's Compensation by having speakers from the local offices explain who is eligible for coverage and the assistance offered.	

COMMUNITY RESOURCES

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
Local Fire Dep't	Home Ec. I	Use the cafeteria as a source of compiling information on sanitation laws. (TB testing, cleanliness)	
Police Dep't County Health Dep't	Home Ec. I	Role play: A baby-sitter calling the fire dept., police, sheriff, and doctor for emergency service.	
Better Business Bureau Consumer organizations Local businesses (Insurance co.)	Home Ec. I	Divide class into two groups. One group interviews people knowledgeable in the costs of providing fire, police, health, and recreational facilities. Ask them to estimate what these same services would cost an individual. The second group interviews adults in the community and to ask what they feel the services would be worth in a monetary value. Compare these statistics and decide how much is indirectly being added to their incomes.	
	Home Ec. III, IV	Interview police department, sheriff, or fire department to determine the scope of their responsibilities and the services they render.	
	Home Ec. I, II	Investigate how meat inspection legislation affects local meat supplies and how laws are enforced.	
	Home Ec. III, IV Family Living	Show films on driving safely, use of drugs, self-protection techniques or devices individuals can use. Report student findings on local sanitation laws, fraudulent practices, price fixing, zoning codes, and other laws effecting citizens.	

COMMUNITY RESOURCES

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

Concepts	Grade Level	Suggested Learning and Evaluation Experiences	Suggested Resources
State Mental Health Dep't of Commerce Public Utilities Comm. Dep't of Agriculture Dep't of Highways Dep't of Highway Safety Natural Resources Dep't Industrial Relations Voluntary consumer organizations Chamber of Commerce Financial Institutions Legal Aid Professional Organizations	Home Ec. IV Family Living	Investigate agencies such as State Dept., of Agriculture, National Safety Council, Underwriters Laboratory, etc. to determine services offered and how they are financed. Have lesson on ways state channels money or aid for our benefit and protection through taxes that benefit community, school, and individuals. Example - license plates, real estate, and gas sales pay for patroled highways, driver training, better schools, improved schools, better roads, parks, forest rangers, and safer waterways.	
National Consumer agencies Dep't of Agriculture Dep't of Commerce Health, Education and Welfare Red Cross Dep't of Transportation	Home Ec. I, II	Make a collection and display publications available from government agencies. Display at open house or use display case at school. Have students write Congressman and ask his assistance in getting this information to teach students how to get information as well as become better informed.	